



Serial No.: 09/606,495
Docket No.: 505483-0003

mzc
4/18/04

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : RYAN, Richard K. et al.
Serial No. : 09/606,495
Filing Date : June 29, 2000
Title :
METHOD FOR MANAGING A FINANCIAL SECURITY
Group/Art Unit : 3624
Examiner : Richard C. Weisberger
Confirmation No. : 7482
Docket No. : 505483-0003

RECEIVED
APR 01 2004
GROUP 3600

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

Sir:

In response to the Office Action dated September 24, 2003, please amend the
above-identified application as follows:

The Claims are reflected in the listing of claims beginning on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.

MAILED 11
MAR 23 2004
COMM-FIELD

Certificate of Mailing Under 37 C.F.R. 1.8

I hereby certify that this correspondence is being deposited with the
United States Postal Service with sufficient postage as first class mail
in an envelope addressed to Mail Stop RCE, Commissioner for
Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on:

Date: 3/24/04
Signature: Debbie J. Swenson
Printed Name: Debbie J. Swenson

The Director is hereby authorized to charge
any additional amount required, or credit any
overpayment, to Deposit Account No.
19-4409.